

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES ROBERT WAXTER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-11130 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/21/2014 and confirmed on 1/8/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|--------|------------------|
| Total Receipts | | 31,950.00 |
| Less Refunds to Debtor | 357.84 | |
| TOTAL AMOUNT OF PLAN FUND | | 31,592.16 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,500.00 | |
| Trustee Fee | 1,318.31 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 4,818.31 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | PNC BANK NA Acct: 7783 | 0.00 | 18,860.29 | 0.00 | 18,860.29 |
| | PNC BANK NA Acct: 7783 | 26.31 | 26.31 | 0.00 | 26.31 |
| | TOYOTA MOTOR CREDIT CORP (TMCC) Acct: XXXXXXXX1447 | 2,212.43 | 2,212.43 | 203.61 | 2,416.04 |
| | PNC BANK NA Acct: 4930 | 2,271.44 | 2,271.44 | 203.37 | 2,474.81 |
| | | | | | 23,777.45 |

| | | | | | |
|----------|---------------------------------------|----------|----------|------|------|
| Priority | | | | | |
| | PAUL W MCEL RATH JR ESQ Acct: | 3,500.00 | 3,500.00 | 0.00 | 0.00 |
| | JAMES ROBERT WAXTER Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | JAMES ROBERT WAXTER Acct: | 357.84 | 357.84 | 0.00 | 0.00 |
| | MCEL RATH LEGAL HOLDINGS LLC Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | *** NONE *** | | | | |

| | | | | | |
|-----------|---|----------|----------|------|----------|
| Unsecured | | | | | |
| | BANK OF AMERICA NA** Acct: 2478 | 9,257.41 | 1,511.76 | 0.00 | 1,511.76 |
| | BANK OF AMERICA** Acct: XXX5683 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 6744 | 5,439.35 | 888.26 | 0.00 | 888.26 |
| | CHASE/JPMORGAN CHASE(*)++ Acct: XXX9217 | 0.00 | 0.00 | 0.00 | 0.00 |
| | PRA/PORTFOLIO RECOVERY ASSOC Acct: 0334 | 3,652.00 | 596.38 | 0.00 | 596.38 |
| | US BANK** Acct: XXX2857 | 0.00 | 0.00 | 0.00 | 0.00 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---------------|--------------|-----------|----------|------------|
| | | | | | 2,996.40 |

TOTAL PAID TO CREDITORS

26,773.85

TOTAL

CLAIMED 0.00

PRIORITY 4,510.18

SECURED 18,348.76

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES ROBERT WAXTER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-11130 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James Robert Waxter
 Debtor

Case No. 14-11130-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lmar
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 16

Date Rcvd: May 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2019.

db +James Robert Waxter, 1681 Salsgiver Drive, Leeper, PA 16233-4831
 cr +PNC Bank, National Association, 3232 Newark Drive, Miamisburg, OH 45342-5421
 13954909 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
 13990319 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13943206 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13963032 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 14021671 PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, Ohio 45342-5421
 13943207 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13943208 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13943209 +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 13943210 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
 13947470 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
 13943211 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Us Bank, 4325 17th Ave S, Fargo, ND 58125)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 13943205 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 03 2019 02:34:40 Cap One,
 Po Box 85520, Richmond, VA 23285

13991698 +E-mail/Text: bankruptcy@capvs.com May 03 2019 02:29:06 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14016896 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 03 2019 02:35:06
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
 13943204* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
 13954910* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 13954911* +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13954912* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 13954913* +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 13954914* +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 13954915* +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
 13954916* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Us Bank, 4325 17th Ave S, Fargo, ND 58125)

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
 ewassall@logs.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Paul W. McElrath, Jr. on behalf of Debtor James Robert Waxter ecf@mcelrathlaw.com,
 donotemail.ecfbackuponly@gmail.com
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-1

User: lmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 16

Date Rcvd: May 02, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,
cblack@udren.com

TOTAL: 5